
Shippensburg University e-Center

This e-Center Agreement (this "Agreement") is entered into as of the 1st day of July, 2010 between the Shippensburg University Student Services Inc., ("SUSI") and Pennsylvania State Employees Credit Union ("Credit Union"). For the consideration set forth below, the parties agree as follows:

1. **Use of Space**

The SUSI agrees to lease to Credit Union certain interior wall and floor space for the use by the Credit Union as an e-Center at the location listed on Attachment A attached hereto, which may be revised from time-to-time by mutual agreement. The SUSI represents that the location identified in Attachment A includes all e-Centers which are currently operating or planned for opening. e-Center as used here will include any financial service facility, kiosk or staffed presence. The parties shall mutually agree on the exact placement of the e-Center. Each e-Center established on SUSI property shall be subject to this Agreement.

2. **Scope of Agreement**

- (a) The parties agree that the initial e-Center shall be located on the main campus. As to any e-Center contemplated in the future, the SUSI shall have the right to offer such an arrangement to any third party provided the SUSI first provides 30 days notice to Credit Union, during which time Credit Union shall have the option to provide an e-Center under the terms and conditions hereof. If Credit Union fails to exercise the option within said thirty day period, Credit Union's rights with regard to that e-Center shall cease.

3. **Term**

- (a) The term of this Agreement shall be five (5) years, commencing on July 01, 2010(the "Commencement Date") and terminating on June 30, 2015 (the "Initial Term").
- (b) Upon the expiration of the Initial Term, the parties will mutually renegotiate the terms of agreement for an additional term of one (1) year. In the absence of an agreement Credit Union shall have the option to continue this agreement from month-to-month for a period not to exceed six (6) months
- (c) Notwithstanding anything contained in this Agreement to the contrary, either party (the "Terminating Party") may terminate this Agreement as to any or all e-Centers (the "Terminated e-Centers") at any time for any or no reason as follows:

- 1) The Terminating Party shall send not less than 90 days written notification ("Termination Notice") to the other party indicating the intent to terminate the Agreement as to the e-Centers specified in the Termination Notice and specifying the effective date of such termination ("Closing Date").
- 2) Credit Union shall continue to operate the Terminated e-Centers until the Closing Date.
- 3) Termination of this agreement as to any e-Center shall be effective on the date that the Terminated e-Center is closed by Credit Union, and Credit Union shall operate the Terminated e-Center until the date of such closure. Credit Union shall not be obligated nor have the right to operate such e-Center after the Closing Date. Until the Closing Date of the Terminated e-Center, all terms of this Agreement shall remain in full force and effect with respect to such Terminated e-Centers.

4. **Rent, Other Compensation, Expenses & Terms of Operation**

- (a) Credit Union shall pay, no later than 30 days after the end of each month for the preceding month, the following rent ("Rent") so long as this Agreement is in full force and effect:

Years one (1) and two (2) Three Hundred fifty-four dollars and fifty-two cents (\$354.52) for each calendar month (or partial month to be prorated)

Years three (3) four (4) and five (5) a 5% yearly increase will be added .

Should the e-center be relocated to the first floor space between the bookstore and the information desk or a location agreed to by both parties to equal the benefits of that location ,the following rent schedule will be implemented

- Year 1 of this Agreement -Three Hundred fifty-four dollars and fifty-two cents (\$354.52) for each calendar month (or partial month to be prorated).
- Year 2 - Three Hundred fifty-four dollars and fifty-two cents (\$354.52) for each calendar month (or partial month to be prorated).
- Year 3 - Three Hundred seventy-two dollars and twenty-five cents (\$372.25) for each calendar month (or partial month to be prorated).

- Year 4 - Three Hundred ninety dollars and eighty-six cents (\$390.86) for each calendar month (or partial month to be prorated).
- Year 5 - Four Hundred Ten dollars and forty cents (\$410.40) for each calendar month (or partial month to be prorated).

Credit Union agrees to pay a late payment penalty of five (5) percent per annum for each payment of rent that is not paid when due.

- (b) All employees described in Attachments A, B and C shall be employees of the Credit Union and shall not be employees of the SUSSI.
- (c) Credit Union agrees to pay additional compensation as specified on Attachments A, B and C. Monthly production reports of services for which incentive are paid will be provided to the SUSSI.
- (d) The terms of Attachments A, B and C will be reviewed on an annual basis. The SUSSI and Credit Union will mutually agree to any revisions made therein.
- (e) Credit Union further agrees to payment of e-Center expenses, other than employee, custodial and electrical expenses as specified on Attachment A.
- (f) Credit Union agrees to other specific terms of operation (dates, hours, work parameters & staffing details) as specified on Attachment A. The terms of Attachment A will be reviewed on an annual basis. The SUSSI and Credit Union will mutually agree to any revisions made therein.

5. **Credit Union Obligations**

- (a) Credit Union shall construct and install the e-Center(s) listed on Attachment A, and shall maintain each e-Center in accordance with its best practices and procedures. Credit Union's operation of each e-Center shall comply with all applicable federal, state, and local laws, ordinances, rules and regulations. Credit Union shall bear all costs of such construction, installation and operation.
- (b) Credit Union shall be the sole owner of all e-Center equipment, furniture and supplies, and shall be in sole control of the nature and scope of the operation of each e-Center. At Credit Union's expense, Credit Union shall be solely responsible for the maintenance of each e-Center, and the costs of all data communications necessary for the operation of each e-Center.
- (c) Credit Union shall use its customary practices and procedures to ensure that each e-Center is operational during normal business hours of the e-

Center, which efforts shall include dispatching service personnel, making repairs and replacements, and monitoring data line problems.

- (d) Credit Union's obligations under this Agreement may be performed by Credit Union or any wholly owned subsidiary or agent of Credit Union.
- (e) Credit Union and the SUSSI shall mutually agree to the exact date on which construction and installation will begin. Credit Union and the SUSSI shall mutually agree to the exact date on which the e-Center will be operational and open to students and staff of the SUSSI.
- (f) Credit Union agrees to provide and to install and maintain, at no expense to the SUSSI, the conduit and electrical, computer, telephone and other lines which serve the e-Center, as well as any and all other facilities or equipment which may be necessary or appropriate for the installation, operation and maintenance of the e-Center. The appearance, location and all other features and characteristics of the lines, facilities and equipment serving the e-Center will be mutually agreed upon by the SUSSI and Credit Union.

6. **SUSSI Obligations**

- (a) The SUSSI agrees that Credit Union retains the sole right to control the management of each e-Center; provided, however, that under no circumstance shall Credit Union, its employees or representatives, tamper with or have any access (other than commercial use) to any other SUSSI equipment or facilities without prior written consent from SUSSI.
- (b) SUSSI shall provide custodian services and electricity to the Credit Union for the operation of each e-Center. Credit Union shall be responsible for all other utilities.
- (c) Credit Union, its employees and agents shall have access to each e-Center at all times for installing, maintaining, servicing, operating and removing equipment of the e-Center. In doing so, Credit Union shall not interfere with the normal operations of the SUSSI's business.
- (d) The SUSSI shall have no responsibility for the security of any e-Center, other than to act in accordance with its customary practices and procedures with respect to each e-Center and its property contained therein, and shall not be responsible for the operation of any e-Center. However, the SUSSI agrees to contact Credit Union if security is breached during hours when e-Center is not open. Credit Union will provide a list of contact names & telephone numbers for this purpose.

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- (e) The SUSSI may permit reasonable signage relating to the e-Center. Exact placement of signage shall be mutually agreed upon by the SUSSI and Credit Union. All signage shall be provided and installed at Credit Union's expense.
- (f) After installation of an e-Center, the SUSSI shall take no action to cause it to fail to comply with any applicable federal, state or local law, ordinance, rule and regulation, including, without limitation, the Americans with Disabilities Act.
- (g) Subject to the terms of Section 7, the SUSSI may promote to its students and staff the existence of each e-Center in such manner and time as the SUSSI may in its sole discretion determine. The SUSSI is specifically authorized and encouraged to do the following: (i) distribute brochures (prepared and provided by Credit Union at its sole cost and expense) to Shippensburg University students and staff, (ii) make e-Center-specific advertisements, and (iii) conduct similar promotions.
- (h) If Shippensburg mails orientation material to incoming students prior to their arrival on campus for orientation, SUSSI will work with the Credit Union to facilitate the insertion of marketing brochures and application materials in the orientation package that is mailed to each incoming student. These materials will be prepared and provided by Credit Union at its sole cost and expense. The SUSSI agrees that Credit Union will have an active role in the orientation process that occurs on campus, and will be afforded ample opportunity for such.

An Active role is defined and can include, but is neither guaranteed nor limited to the following:

- The opportunity to address the students and students' families during the orientation process;
 - The opportunity to work with the student orientation leaders to include the Credit Union and e-center in the tour and educational presentation to the students; and
 - Marketing material to promote the Credit Union and e-center in any package the student receives upon arriving at orientation.
- (i) SUSSI will permit Credit Union to conduct membership drives for students and their families. Strategies used by Credit Union for membership drives can include but are not limited to the following:

- Promotional items such as gas cards or bookstore certificates given in exchange for opening an account;
- Drawings for an MP3 player for students or staff who open an account during a membership drive;
- Presentations to campus clubs and organizations which may include a monetary reward to said club or organization for account sign ups; and
- Mailings to students and faculty. In order to comply with all FERPA laws and regulations, the Credit Union will compile such mailings to be delivered and mail them through the university mail room.

All membership drives will be presented to a campus contact person designated by SUSSI for approval prior to the Credit Union conducting such a drive. Such requested approval shall not unreasonably be denied.

7. **Advertising**

- (a) Either party may refer to the other party in advertising; use the other party's logos, trademarks, or service marks only with prior written consent of the other party. Each party acknowledges that the other party's logos, trademarks, and service marks are the sole property of the other party.
- (b) However, Credit Union shall be permitted, without obtaining the consent of the SUSSI, to include the address of any ATM in a directory of ATMs and/or other banking facilities. Credit Union may refer to the SUSSI in any listing of groups eligible to join the Credit Union.

8. **Mutual Indemnification**

- (a) Credit Union shall defend, indemnify and hold the SUSSI harmless from and against all costs, expenses, damages and liabilities of any nature whatsoever (including, without limitation, reasonable attorneys' fees and actual expenses) which may be suffered, incurred or threatened against the SUSSI on account of or resulting from this Agreement, the existence or operation of any e-Center, or any action or omission of Credit Union, its employees or agents under this Agreement, provided that Credit Union shall not be required to defend, indemnify or hold the SUSSI harmless from the SUSSI's own negligence or wrongful conduct or that of the SUSSI's agents, employees or independent contractors.
- (b) The SUSSI shall defend, indemnify and hold Credit Union harmless from and against all costs, expenses, damages and liabilities of any nature whatsoever (including, without limitation, reasonable attorneys' fees and

actual expenses) which may be suffered, incurred, or threatened against Credit Union on account of or resulting from any actions or omissions of the SUSSI, its employees or agents; provided, however, that this indemnity shall not apply to acts of the SUSSI's invitees which involve member account related misconduct.

- (c) Notwithstanding anything contained herein to the contrary, if any e-Center is damaged or destroyed as a result of an insured peril, or a peril that ordinarily would be insured if the party is self-insured, or if an insured liability for bodily injury, death, or property damage arises in the e-Center, or a liability that ordinarily would be insured if the party is self-insured, then, whether or not the damage, destruction, bodily injury, death, or property damage was caused by the negligence of the other party, neither the SUSSI nor Credit Union shall be liable to the other or any insurer of the other with respect to the insured portion of such damage, destruction, bodily injury, death or property damage or, if the party is self-insured, the portion of such damage, destruction, injury, death or damage that ordinarily would be insured. All policies of insurance shall contain a provision providing: (1) that the insurer waives its right of subrogation against the other party hereto with respect to the insured damage, destruction, bodily injury, death or property damage, except as to any self-insured or uninsured deductible amount, and (2) that the waiver by the insurer of its right of subrogation shall not affect the right of the insured to recover under any insurance policies; provided, however that if such waiver is not available or is only available at an additional premium, the insured party shall give notice to the other party and, in the case of the latter, the other party shall be given the opportunity to pay the additional premium and obtain the benefit of the waiver.

9. **Insurance**

Credit Union shall maintain insurance on the e-Center, including, without limitation, bodily injury, property damage, personal injury, and advertising injury, in an amount no less than \$5,300,000 per occurrence.

10. **Personal Property**

The contents of each e-Center shall remain the property of Credit Union at all times and shall not be construed as fixtures.

11. **Regulatory Approval**

The Credit Union's obligation under this Agreement is contingent upon and expressly subject to the receipt by the Credit Union, in form and substance satisfactory to Credit Union, of any required approval by any regulatory authority

over the Credit Union, its subsidiaries, or their operations. Credit Union agrees to make related applications upon execution of this Agreement.

12. **No Joint Venture: The SUSSI not a Bank**

The parties acknowledge and agree that nothing contained in this Agreement is intended or shall be construed to establish the SUSSI and Credit Union as joint ventures or partners. In addition, the parties acknowledge and agree that the SUSSI, by entering into this Agreement, is not in any manner representing itself to be a bank or otherwise involved in the banking business.

13. **Credit Union Bankruptcy**

In the event Credit Union is closed or taken over by any bank authority, the SUSSI may terminate the Agreement only with the concurrence of such bank regulatory authority, except for default on part of the Credit Union or a successor, and any such regulatory authority shall in any event, except for such default, have the election either to continue, to assign, or to terminate the Agreement; provided, however, that in the event this Agreement is terminated, the maximum claim of the SUSSI for damages or indemnity for injury resulting from the rejection or abandonment of the unexpired term of the Agreement shall in no event be in an amount exceeding the rent paid or due for the 30 days preceding the SUSSI's request to terminate this Agreement.

14. **Representations and Warranties of the SUSSI and Credit Union**

(a) SUSSI represents and warrants to Credit Union that, as of the date of this Agreement:

- 1) SUSSI is a non-profit organization, existing and in good standing under the laws of the Commonwealth of Pennsylvania. The SUSSI is authorized to conduct its business in the Commonwealth of Pennsylvania and has all licenses and permits required to conduct business. The SUSSI is in compliance with all legislative and regulatory requirements imposed upon institutions of higher education in Pennsylvania.
- 2) SUSSI and the officers or representatives acting on behalf of the SUSSI have full power and authority to enter into, execute, deliver and perform its obligations under this Agreement, and when executed, this Agreement shall constitute a valid and binding obligation of the SUSSI. SUSSI further states that is not acting in contravention to any rights or authority of the Shippensburg University by entering into this agreement, nor is it the information or belief of SUSSI that any permission is needed from said University prior to entering into this Agreement. Whereas, SUSSI agrees to indemnify and hold harmless

Credit Union from any and all actions taken by said University, which are directly related to performing under this Agreement.

- 3) SUSI is not in violation of nor will the execution of this document constitute a violation with respect to any order of any court or any regulation of any federal, state or other governmental agency which would materially and adversely affect the financial condition or operations of the SUSI or adversely affect its ability to perform under this Agreement.
 - 4) No judicial or administrative proceeding of any kind is pending or threatened against the SUSI which would adversely affect its ability to perform under the terms of this Agreement.
 - 5) No information conveyed in any written statement from the SUSI to Credit Union will, to the knowledge of the SUSI, contain any misstatement of material fact in connection with this Agreement and the obligations of the SUSI under this Agreement.
 - 6) SUSI will advise Credit Union if there are any changes in these representations during the term of this Agreement.
- (b) Credit Union represents and warrants to the SUSI that, as of the date of this Agreement:
- 1) Credit Union is a corporation organized, existing and in good standing under the laws of the Commonwealth of Pennsylvania. Credit Union is authorized to conduct its business in the Commonwealth of Pennsylvania and has all licenses and permits required to conduct business. The Credit Union is in compliance with all legislative and regulatory requirements imposed upon credit unions in Pennsylvania.
 - 2) Credit Union and the officers or representatives acting on behalf of Credit Union, have full power and authority to enter into, execute, deliver and perform its obligations under this Agreement, and when executed, this Agreement shall constitute a valid and binding obligation of Credit Union.
 - 3) Credit Union is not in violation of nor will the execution of this document constitute a violation with respect to any order of any court or any regulation of any federal, state or other governmental agency which would materially and adversely affect the financial condition or operations of Credit Union or adversely affect its ability to perform under this Agreement.

- 4) No judicial or administrative proceeding of any kind is pending or threatened against Credit Union which would adversely affect its ability to perform under the terms of this Agreement.
- 5) No information conveyed in any written statement from Credit Union to the SUSSI will, to the knowledge of Credit Union, contain any misstatement of material fact in connection with this Agreement and the obligations of Credit Union under this Agreement.
- 6) Credit Union will advise the SUSSI if there are any changes in these representations during the term of this Agreement.

15. **Notices**

All notices, consents, requests and demands to or upon the parties which are required or permitted hereunder shall be in writing, shall be deemed to have been given or made when delivered in person, or five (5) days after deposited in the United States mail, certified mail, return receipt requested, postage prepaid, or in the case of overnight courier services, one business day after delivery to the overnight courier service with payment provided for, or in the case of facsimile, upon written confirmation of receipt from the receiving party. Either party may from time-to-time change its address as set forth above by notifying the other party of its new address in writing.

16. **Assignment**

Credit Union shall not assign this Agreement other than as permitted in this Section without the prior written consent of the SUSSI; provided, however, that nothing in this Agreement shall be construed to prevent Credit Union, without the SUSSI's consent, from assigning any of Credit Union rights under this Agreement to any wholly owned subsidiary of Credit Union, or the surviving entity of any merger or consolidation of Credit Union or any wholly owned subsidiary. The SUSSI shall not assign this Agreement without the prior written consent of Credit Union under this Agreement, such consent not to be unreasonably withheld.

17. **Right to Audit**

At no expense to SUSSI, Credit Union shall have the right to examine and copy all writings related to any aspect of this Agreement. Upon notice, SUSSI agrees to make these materials available to Credit Union's designated representative during reasonable business hours. PSECU may audit only PSECU income and expense accounts on SUSSI's books during the contract period.

18. **Security Breach Notice**

Notwithstanding anything in this Agreement to the contrary, SUSI agrees to fully disclose any breach in its security resulting in or from unauthorized intrusions that may materially affect Credit Union or its members. SUSI agrees to report the date, time, and manner of any such material breach, the effect of the breach on Credit Union, and any specific corrective action SUSI will be taking in response

19. **Confidentiality Clause**

SUSI agrees, acknowledges, and recognizes that Credit Union is a highly regulated financial institution under a strict duty of confidentiality with regard to its operations and its member records, specifically any "confidential member information". Confidential member information shall specifically include all non-public member data, account or personal information, such as account numbers, access codes, account ownership and names of account owners, demographic information, and financial transactions conducted within those accounts. SUSI will not sell, transfer or share with any third parties any confidential member information which it receives during the ordinary course of conducting business unless it receives prior written consent from the Credit Union following notice given to Credit Union by SUSI specifying exactly what information is to be shared and with whom it will be shared and the reason permission to disclose is being requested. Any confidential member information received by SUSI, or any Credit Union-approved recipients, may be used only as is necessary to complete the stated purpose of this Agreement. Notwithstanding anything in this Agreement to the contrary, the rights and responsibilities regarding confidential member information as herein stated shall survive indefinitely the termination of this Agreement

20. **Counterparts**

This agreement may be executed in one or more counterparts, each of which shall be deemed to be an original, but all of which shall constitute one and the same instrument.

21. **Entire Agreement**

This Agreement, together with all Attachments attached hereto, contains the entire agreement between parties with respect to the subject matter hereof and supersedes all prior arrangements, agreements or understandings with respect thereto. Section headings contained in this Agreement are for the convenience of the parties, and are without meaning.

22. **Changes**

The terms and provisions of this Agreement may not be modified or amended except as agreed in writing by the parties.

23. **Governing Law**

This Agreement shall be governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania. The parties mutually consent and submit to the jurisdiction of the federal and state courts for Cumberland County, Pennsylvania, and agree that any action, suit or proceeding concerning this Agreement shall be brought only in the federal or state courts for Cumberland County, Pennsylvania. The parties mutually acknowledge and agree that they will not raise, in connection with any such suit, action or proceeding brought in any federal or state court for Cumberland County, Pennsylvania, any defense or objection based upon lack of personal jurisdiction, improper venue, inconvenience of forum or the like.

IN WITNESS WHEREOF, the parties hereto have duly executed this Agreement as of the date first above written.

Shippensburg University Student Services Inc.

By: Darrell L. Miller
President

NOTICES (other than Rent):

SUSSI
319 Ceddia Union Bldg.
Shippensburg, PA 17257
Attention: Darrell Miller

RENT SENT TO:

SUSSI
319 Ceddia Union Bldg.
Shippensburg, PA 17257
Attention: Darrell Miller

Credit Union

By: [Signature]
President

NOTICES:

PSECU
1 Credit Union Place
Harrisburg Pa. 17110
Attention: Dave Warwavesyn

Shippensburg University e-Center of PSECU

Location, Dates and Hours of Operation

The e-Center will be located on the third floor in the Shippensburg University Ceddia Union Building in room 324 from July 1, 2010 thru approximately December 31, 2011 and on the first floor from approximately January 1, 2012 thru June 30, 2015. Open during University scheduled class weeks during fall and spring terms (up to 30 hrs per week) Monday through Friday. Summer hours and any other change in e-Center hours of operation will be made by mutual agreement between the SUSSI and PSECU.

Purpose of e-Center

Teach Shippensburg students and staff about PSECU services; promote credit union membership by one-on-one interactions at the e-Center and telephone contacts; demonstrate how to use automated delivery systems located in the e-Center; and assist in application process for PSECU membership or services.

Compensation by PSECU

JLM GS

For the exclusive right to promote financial and banking services on the Shippensburg University campus, PSECU will supply the following compensation to SUSSI

- To Business Advisor and e-Center Student Interns

Salary paid per hour (taxes withheld, no pension or benefits provided by CU) plus account and/or service incentives (see Incentive Schedule – Attachment B for details)

- To the SUSSI

Twenty Two Thousand Five Hundred dollars per year for five years (total donation of no more than one hundred twelve thousand five hundred dollars (\$112,500) to the SUSSI for student leadership and student programming initiatives

- To the SUSSI

Per account and/or service incentive (see Incentive Schedule – Attachment B for details)

ATM rent of fifteen cents (\$0.15) per transaction for all non surcharged withdrawals and sixty five cents (\$0.65) per transaction for all surcharged withdrawals

Rental income for the e-center space

Years one (1) and two (2) Three Hundred fifty-four dollars and fifty-two cents (\$354.52) for each calendar month (or partial month to be prorated)

Should the e-center be relocated to the first floor space between the bookstore and the information desk or a location agreed to by both parties to equal the benefits of that location, then in years three (3) four (4) and five (5) a 5% yearly increase will be added.

Should the relocation occur, the following rent schedule will be implemented:

- Year 1 of this Agreement - Three Hundred fifty-four dollars and fifty-two cents (\$354.52) for each calendar month (or partial month to be prorated).
- Year 2 - Three Hundred fifty-four dollars and fifty-two cents (\$354.52) for each calendar month (or partial month to be prorated).
- Year 3 - Three Hundred seventy-two dollars and twenty-five cents (\$372.25) for each calendar month (or partial month to be prorated).
- Year 4 - Three Hundred ninety dollars and eighty-six cents (\$390.86) for each calendar month (or partial month to be prorated).
- Year 5 - Four Hundred Ten dollars and forty cents (\$410.40) for each calendar month (or partial month to be prorated).

Expenses

- Utilities – all but electric & janitorial services paid by Credit Union, electric & janitorial service expenses paid by the SUSSI
- Insurance – Credit Union shall maintain insurance coverage typical of rented space operational center & employee bonding
- Equipment, supplies, brochures, applications & literature paid by Credit Union
- Construction of space & installation of furniture & equipment paid by Credit Union
- Membership application expenses - \$1 entrance fee will be waived, \$5 share purchase will be made on behalf of the member applicant. If the member withdraws membership within first year, \$5 share will be retained by PSECU

Incentive Schedule

- Incentives are payable for any of the following services established at the eCenter. Incentives will be paid for existing members adding the following services at the eCenter during the 12 months immediately following account activation.
- Incentives are payable for membership or services requested as a result of orientation events' special mailings by the SUSSI (postage paid & materials provided by PSECU); if requested at the eCenter or as a result of special mailings by PSECU
- SUSSI incentive payments will be made no later than the 15th of the following month.
- eCenter Management Intern and eCenter Student Intern incentives are payable to the intern during his term of employment at the eCenter. Student Intern incentive payments will be made as a part of the normal PSECU payroll process. No incentive will be paid to student interns later than two (2) months after employment at the eCenter has ended.

		<u>University</u>		<u>Intern</u>
New Account (Student/Family)	\$	5.00	\$	2.00
New Account (Faculty/Staff)	\$	15.00	\$	2.00
Real Estate Equity Loan	\$	20.00	\$	10.00
Auto Loan	\$	10.00	\$	5.00
Check Card	\$	5.00	\$	2.00
Checking	\$	5.00	\$	2.00
Visa ®	\$	5.00	\$	2.00
ATM Transaction fees	\$0.15 per non surcharged withdrawal			
ATM Transaction fees	\$0.65 per surcharged withdrawal			

Staffing Overview & Salary Schedule

- Position Type & Number – specified below
- Recruiting & Hiring –
 - PSECU will hire the Business Advisor
 - e-Center Management Interns and e-Center Student Interns will be hired by the Business Advisor with support as needed by the PSECU University Development Administrator.
- Training – provided by Credit Union
- Supervision –
 - Business Advisor will report to PSECU University Development Administrator.
 - e-Center Management Interns and e-Center Student Interns will report to Business Advisor with support as needed by the PSECU University Development Administrator.
- Evaluation –
 - Business Advisor will be evaluated by PSECU University Development Administrator.
 - e-Center Management Interns and e-Center Student Interns will be evaluated by Business Advisor with support as needed by the PSECU University Development Administrator regarding e-Center job performance.

Position Type & Number

Business Advisor (1)

Salary \$20 per hour

Total hours per week – 30

Eligible for incentives

e-Center Management up to two (2) Interns)

Position will be for two academic years (four 15-week terms)

Salary \$9.00 per hour

Total hours per week – average of 12 to 16 depending on operational needs

Eligible to earn performance incentives for accounts opened and selected services established

Other conditions of employment are specified in the position description

e-Center Interns up to five (5)

Position will be for two academic years (four 15-week terms)

Salary \$8.00 per hour

Total hours per week - average of 10 to 12

Eligible to earn performance incentives for accounts opened and selected services established

Other conditions of employment are specified in the position description

Appendix D

Appendix D to "the Agreement" dated July 1, 2005 Between PSECU ("Credit Union") and the Shippensburg University Student Services Inc. ("SUSSI")

Construction of the PSECU e-Center

Credit Union agrees to pay for the construction of the e-Center in the CUB. In addition, The Credit Union will remediate, upon termination of the agreement, the area occupied to its original condition prior to the e-center being constructed. In the event SUSSI or the University undertakes a renovation of CUB that requires a relocation of the e-Center, the Credit Union will remediate the area occupied to its original condition upon reaching an agreement with SUSSI on a comparable location to relocate the e-Center within the CUB that is agreed to and accepted by both the Credit Union and SUSSI.

Shippensburg University Student Services Inc.

By: Danell L. Miller
President

July 30, 2010
DATE

Credit Union

By: [Signature]
President

7-23-2010
DATE